

**Information to identify the case:**

Debtor 1	<b>Mohamed R Hassan</b>	Social Security number or ITIN	xxx-xx-3591
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-21383-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mohamed R Hassan

9/11/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mohamed R Hassan  
 Debtor

Case No. 18-21383-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db +Mohamed R Hassan, 151 Church Street, Apt. A, Matawan, NJ 07747-2345  
 pp +LFH Typing Services, P.O. Box 423, Grahamsville, NY 12740-0423  
 517621432 AT&T, Attn: Bankruptcy Dept., Dallas, TX 75202  
 517573879 +Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441  
 517621426 Genesis Credit, Bankcard Services, PO Box 84049, Columbus, GA 31908-4049  
 517573881 Goodyear Tire/Citibank, Attn: Customer Service, PO Box 6403, Sioux Falls, SD 57117-6403  
 517573882 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328  
 517621428 +Hurley State Bank, PO Box 8, Sioux Falls, SD 57101-0008  
 517621422 Morris Imaging Associates PA, Attn: Michael Harrison, Esq., Denville, NJ 07834  
 517573885 Morris Imaging Associates, PA, Attn: Michael Harrison, Esq., 3155 State Route 10-Suite 214, Denville, NJ 07834-3430  
 517573886 +Morristown EMA, PO Box 417442, Boston, MA 02241-7442  
 517621430 +Morristown EMA, 3 Century Dr., Parsippany, NJ 07054-4610  
 517573887 +Morristown Medical Center, Attn: Certified Credit & Collection Bure, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 517621431 +N.J. E-Z Pass, Customer Service Center, PO Box 4972, Trenton, NJ 08650-4972  
 517601293 +Optimum, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
 517573888 Optimum, Attn: Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 517621435 +PAM, LLC, New Jersey E-Z Pass, 633 W. Wisconsin Avenue., Ste 1600, Milwaukee, WI 53203-1920  
 517621434 +Private Label Retail/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
 517573889 Summit Medical Group, PA, Attn: #8549X, PO Box 14000, Belfast, ME 04915-4033  
 517621436 +Toyota Leas Trust, Attn: KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 11 2018 23:24:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517573878 +EDI: PHINGENESIS Sep 12 2018 02:38:00 Bankcard Services/Fed-Retail, PO Box 4477, Beaverton, OR 97076-4401  
 517621433 +EDI: WFNNB.COM Sep 12 2018 02:38:00 Big Lots/Comenity, Attn: Bankruptcy Drpt., PO Box 182686, Columbus, OH 43218-2686  
 517621423 EDI: DISCOVER.COM Sep 12 2018 02:38:00 Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130  
 517621424 EDI: DISCOVER.COM Sep 12 2018 02:38:00 Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103  
 517573880 EDI: AMINFOFP.COM Sep 12 2018 02:38:00 First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519  
 517621427 +EDI: PHINGENESIS Sep 12 2018 02:38:00 Genesis Credit, Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
 517621425 +EDI: PHINGENESIS Sep 12 2018 02:38:00 Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401  
 517621429 +EDI: RMSC.COM Sep 12 2018 02:39:00 JCPenney/Synchrony Bank, c/o PRA Receivables manag., LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517573883 +EDI: CBSKOHL'S.COM Sep 12 2018 02:38:00 Kohl's, P.O. Box 3084, Milwaukee, WI 53201-3084  
 517573884 EDI: TFSR.COM Sep 12 2018 02:38:00 Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102  
 517576029 +EDI: RMSC.COM Sep 12 2018 02:39:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517573890 EDI: RMSC.COM Sep 12 2018 02:39:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5003  
 517573891 EDI: TFSR.COM Sep 12 2018 02:38:00 Toyota Financial Services, Attn: Asset Protection Department, PO Box 2958, Torrance, CA 90509-2958

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
iqsystems.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4